

# AD&D/Life Insurance



If you are an eligible full-time employee, you are entitled to an Accidental Death & Dismemberment / Life Insurance Policy at no charge. Eligible individuals are full-time employees of the following agencies:

*Wayne County*  
*Chester Township*  
*Congress Township*  
*Dalton Village*  
*East Union Township*  
*Shreve Village*  
*Smithville Village*  
*Wayne Township*

**YOU DO NOT NEED TO ENROLL FOR OTHER BENEFIT PLANS TO RECEIVE THIS BENEFIT!**

**IMPORTANT!** It is the employee's responsibility to maintain current beneficiary information. If, for any reason, you change your beneficiary for life insurance, please fill out the form at the back of this section and give to your payroll person.

Wayne County cannot offer additional life insurance to what is currently offered. However, employees may call Anthem Life directly (800-551-7265) and inquire about additional life insurance.

This insurance terminates upon your departure from employment. Life Insurance information was provided to you at the time of your hire. However, if you desire another copy of your Life Insurance benefits, please call our HR Benefits Specialist at 330-287-5409.



# Forms



**The following pages contain  
frequently used forms for your convenience!**

**Please photocopy all forms, keeping the  
originals in your binder, so that you can  
continue to use in future years.**



# EMPLOYEE APPLICATION

PLEASE COMPLETE IN INK. Read and complete all of this form. If you need more space, attach a separate sheet of paper. Please use 4 digits for years (e.g. 1998, not 98).



Anthem Life Insurance Company  
 P.O. Box 182361  
 Columbus, OH 43218-2361  
 800-551-7265 614-433-8880 Fax

## SECTION A. TO BE COMPLETED BY EMPLOYER/GROUP

Group Number AL00002361	Division Number GC-TL1	Class 1	Requested Effective Date
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## SECTION B. APPLICANT INFORMATION

REASON FOR APPLICATION	<input type="checkbox"/> New Enrollment	<input type="checkbox"/> Change of Status	<input type="checkbox"/> Change of Beneficiary	<input type="checkbox"/> Waive Life Coverages (complete Section H)
	<input type="checkbox"/> Change of Coverage	<input type="checkbox"/> Change of Class	<input type="checkbox"/> Change of Name/Address	
Social Security Number	Last Name, First Name, MI		Home Telephone Number ( 330 )	
Street Address	City	State/Zip	County	Municipality
Are you actively at work? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, state reason:	Are you retired? <input type="checkbox"/> Yes <input type="checkbox"/> No	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Married <input type="checkbox"/> Divorced
Employer/Group Name	Occupation	Business Telephone	Fax Number	E-Mail Address
Hours worked per week for this employer	Date of hire as Full-time	Current Income	Per: <input type="checkbox"/> Hour <input type="checkbox"/> Month <input type="checkbox"/> Week <input type="checkbox"/> Year	Birthdate

## EMPLOYEE AND DEPENDENT DETAILS (Complete all details for individuals applying for coverage; list names of all dependents.)

Last Name, First Name, MI	Social Security Number	Sex	Date of Birth	Age	Height	Weight	State of Birth	Eligible for federal income tax exemption?	Full-Time
Employee		M F M F M F M F	Relationship	self				Student?	
<b>NOT APPLICABLE</b>									

List address of all dependents if different from the applicant, including temporary address, e.g. college student.  
 Name/Address:

Name/Address:

## SECTION C. STATUS CHANGE

Reason for status change:	<input type="checkbox"/> Marriage	<input type="checkbox"/> Divorce	<input type="checkbox"/> Spouse Deceased	<input type="checkbox"/> Birth/Adoption	<input type="checkbox"/> Termination of Employment
Date Change Occurred:				<input type="checkbox"/> Change Coverage Amount	Current Benefit Amount: \$
<input type="checkbox"/> Change Name To:				<input type="checkbox"/> Change Benefit Amount to: \$	
<input type="checkbox"/> Change Address To:				<input type="checkbox"/> Change Life Class to:	
<input type="checkbox"/> Change of Beneficiary (complete section D)					
<input type="checkbox"/> Add/Delete Dependents (include name and date of birth/adoption)					
<input type="checkbox"/> Other Change (explain)					

## SECTION D. BENEFICIARY DESIGNATION

Primary Beneficiary: Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Contingent Beneficiary: Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

## SECTION E. INSURANCE COVERAGES (Check all that you are applying for.)

<input type="checkbox"/> Basic Life \$20,000	<input type="checkbox"/> Short Term Disability
<input type="checkbox"/> Basic Accidental Death & Dismemberment (AD&D) \$20,000	<input type="checkbox"/> Long Term Disability
<input type="checkbox"/> Supplemental Life: _____ X earnings or \$	<input type="checkbox"/> Dependent Life: _____ Option: _____
<input type="checkbox"/> Supplemental AD&D: _____ X earnings or \$	<input type="checkbox"/> Voluntary Short Term Disability
	<input type="checkbox"/> Other: _____

**SECTION F. PORTABILITY (Complete only if exercising portability option. Attach check with application.)**

Date coverage with Employer terminated: \_\_\_\_\_ Payment Mode Requested  Quarterly  Semi-Annual

Coverage Transfer Options: (Minimum employee coverage is \$20,000. Employee coverage is required to transfer any dependent coverage. Dependent coverage may not exceed 50% of employee coverage.)

Employee  Same  Decrease to: \_\_\_\_\_  Delete coverage  
Spouse  Same  Decrease to: \_\_\_\_\_  Delete coverage  
Children  Same  Decrease to: \_\_\_\_\_  Delete coverage

**NOT APPLICABLE**

**SECTION G. AUTHORIZATION (Read carefully before signing.)**

- Unless otherwise provided herein, if one or more life insurance beneficiaries are named, the proceeds shall be paid in equal shares to the named beneficiaries surviving the insured. Payment of proceeds shall be made in accordance with the terms of the group contract, subject to change by my written notice to my employer.
- These coverages will become effective on the date established by the provisions of the group contract and certificates issued thereunder. I understand that by applying for the type of coverage checked, I authorize deduction from my wages if necessary for the required premium for the coverage for which I have applied.
- I am responsible for the timely notification to my employer of any changes that would make me or a dependent ineligible for coverage.
- I am applying for the coverage selected on this application. If I select a coverage, or a combination of coverages, not available to me and/or a class for which I am not eligible, I agree that my selection(s) is hereby automatically amended to be consistent with the employer's application.
- I understand that Anthem Life reserves the right to accept or decline this application and that no right whatsoever is created by this application.

I acknowledge that I have read the foregoing provisions and I expressly accept such provisions as a condition of coverage. I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge and I understand they are being relied on by the insurer in accepting this application. I understand that any misstatements or failure to report new medical information prior to my effective date may result in a material change to coverage or premium rates. Any material misrepresentation or significant omission found in this application may result in denial of benefits or rescission or cancellation of my coverage(s). This authorization, for purposes of processing this application form, is valid from the date signed for a period of thirty months. A photocopy is as valid as the original.

I give this authorization for and on behalf of myself and my eligible dependents, including my children and my spouse (if spouse does not sign below), if covered by the Plan. I am acting as their agent and representative.

Employee \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Spouse Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**SECTION H. WAIVER OF LIFE COVERAGE**

I hereby certify that I have been given the opportunity to apply for the available group life benefits offered by my employer, the benefits have been explained to me, and I and/or my dependent(s) decline to participate. I and/or my dependent(s) were not induced or pressured by my employer, agent, or life carrier, into declining this coverage, but elected of my (our) own accord to decline coverage. I understand that if I wish to apply for such coverage in the future, I may be required to provide evidence of insurability at my expense.

Print \_\_\_\_\_ Employee's Social Security Number: \_\_\_\_\_  
Employee \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**NOT APPLICABLE**

**The laws of some states require us to provide you with the following information:**

In Indiana and Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

In Kentucky: Any person who knowingly and with intent to defraud any insurance company, or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

# Additional Services



The following pages will tell you about additional services which Anthem offers to employees. However, please keep in mind that while medical, dental, vision and/or counseling services are offered within these brochures, you should always defer to the Wayne County Health Plan and EAP (Employee Assistance Program) first. If you have any questions, please call Barb Chapin, HR Benefits Specialist, at 330-287-5409.



## Resource Advisor

# The help you need – when you need it most



Imagine having a counselor, a lawyer and a financial consultant on call whenever you need them. Actually, you don't have to imagine it because with Resource Advisor, you already do. And, it's included with your Anthem Life Insurance Company group life and/or disability plan at no extra cost.

Best of all, with Resource Advisor, you get resources you can use right away and when you have a claim.

### Counseling

You and your family can call the Resource Advisor toll-free number to speak to a counselor at any time, day or night. And they can set up face-to-face or online counseling with a local licensed professional, such as a psychologist or social worker. You and your family members can get up to three counseling sessions, face-to-face or online using LiveHealth Online, for each concern, like job stress or family issues.

### Legal

Contacting a lawyer can be intimidating. Resource Advisor helps take the intimidation factor out of it. With a call to the toll-free number, you can get a consultation with an attorney at no charge. If you want to meet with an attorney in person, the legal consultant can set up an appointment. And you can even get a discount on the visit.

Everyone needs a will but many people skip this important task because they don't have access to information they need. But Resource Advisor can help. Log onto the Resource Advisor website and access an interactive tool that guides you through questions and answers about your situation and then creates a will just for you.

Resource Advisor also has an online library of over 100 legal forms to help in situations like creating a power of attorney or a bill of sale.

### Financial planning

You can also count on help managing your personal finances. Call Resource Advisor to set up one-on-one financial counseling with a certified professional financial planner. They can help with issues like planning for retirement, saving for a child's education and more. You can get help for each concern.

### Get 24/7 support, advice and resources.

Call Resource Advisor toll free at 1-888-209-7840 and ask for Resource Advisor or go to [www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com). Then, log in with the program name: AnthemResourceAdvisor.

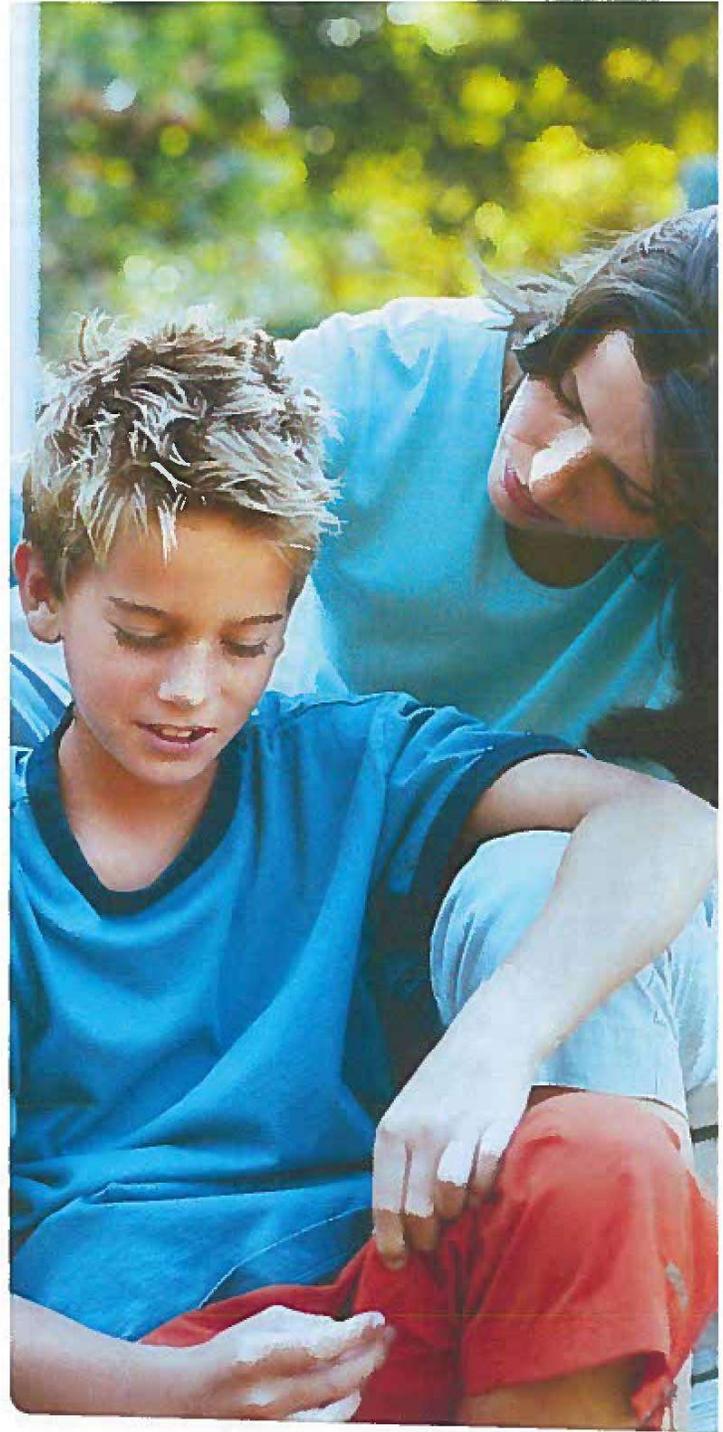


## Identity theft victim recovery services

If your identity is stolen, it can take months to sort everything out. You don't have to go through it alone. Resource Advisor is here to help with just a phone call. You can count on a fraud resolution specialist who will be your personal advocate for one year. The specialist will work with creditors, collection agencies, collection law firms and credit reporting agencies — even for medical identity theft. Identity fraud and recovery services are unlimited. So no matter how many times your ID is compromised, you can get credit report reviews and place fraud alerts on credit reports and with creditors. And, you can sign up for ID monitoring even if you haven't had your identity stolen.

## Online tools to help with life's issues

The Resource Advisor website has resources to help with different parts of life, such as parenting, aging, work/life balance, healthy living, working and more. There's even information about planning a funeral, coping with grief and loss, child care and more.



✂ Cut out this wallet card and keep it with you when you travel.

Anthem Life 

Anthem   
BlueCross BlueShield

### Resource Advisor

Get support, advice and resources, 24/7.

Call 1-888-209-7840 and ask for Resource Advisor or visit [www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com).

Then, log in with the program name: AnthemResourceAdvisor.

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Note about eligibility: This program is for employees. All benefits end at retirement.

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Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Services, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/network/access](http://anthem.com/co/network/access). In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Services, Inc. HMO products underwritten by HMO Colorado, Inc. dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in PDS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or PDS policies; WCIC underwrites or administers Well Priority HMO or PDS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

## Travel assistance services

# No matter where you are, help is with you.



When getting ready to travel, most people remember to pack comfy shoes for all the walking they plan to do, a sweater in case it gets chilly and a guide book to find the tourist spots. But what do you do when an unexpected medical emergency happens? No worries. That's already "packed" into your group term life insurance.

We've teamed up with Generali Global Assistance, Inc. (GGA) to help provide a safety net if you or your dependents have an emergency away from home.\* Through our travel assistance services, you'll have peace of mind knowing you'll be able to get help if you need it while traveling more than 100 miles from home for 90 days or less (unless you're a full-time student). And since it's already part of your group term life insurance, one phone call can help with your travel needs!

### 24/7 help is just a phone call away

Travel assistance is available 24 hours a day through the Generali Global Assistance, Inc. Coordination Center, which can offer help in many languages.

With travel assistance, you'll have access to:

- **Emergency medical help**, such as finding doctors, dentists and health care facilities or getting and paying for medical evacuation. **All services and transportation must be arranged in advance by GGA.**
- **Travel services**, including getting and sending emergency messages, as well as emergency cash advances.
- **Pre-departure information**, such as immunization (shots) and passport needs, and travel alerts.

### How does Generali Global Assistance, Inc. travel assistance work?

If you have a life-threatening emergency while traveling, call the local emergency authorities to get help right away. Then, as soon as possible, contact GGA for help. Call the number on your wallet card with any health, personal or travel needs. GGA will take it from there and closely monitor things to see you get the care you need.

Keep in mind that all services must be coordinated and arranged by GGA to be covered.

### Some things to remember ...

You can get travel assistance when you're more than 100 miles away from home for 90 days or less. All services, including medical transport, must be arranged in advance by Generali Global Assistance, Inc.. And you may have to pay fees for certain other services GGA provides, such as cash advances.

**Here are just some of the things you can count on GGA to help you with when you're traveling:**

- **Medical referrals and case reviews:** Get help finding doctors, dentists and health care facilities. Professional case managers, including doctors and nurses, will help make sure you get the right care or decide if you need to be moved. Your medical coverage may cover you overseas, but you may have to find a way to pay for medical services you get. In most cases, GGA can provide the necessary payment guarantee, saving you from having to come up with cash to pay out of pocket, but you must provide a repayment guarantee.
- **Medical evacuation/return home:** If a doctor chosen by GGA decides you should be taken to a different health care facility or go back home for treatment, GGA will arrange that. GGA will also pay for it, up to the program limit of \$1 million for each medical incident (all services combined).
- **Traveling companion assistance:** If someone traveling with you can't continue to do that because of your medical emergency, GGA will arrange to get him or her home. GGA will also pay up to \$5,000 for the most direct route home on economy class airfare.
- **Help with dependent children:** If your dependent under the age of 26 is left alone because you're in the hospital, GGA will set up and pay for transportation home by the most direct route on economy class airfare, up to \$5,000. GGA will also get and pay for a qualified escort, if needed.
- **Visit by family member/friend:** If you're alone and will be in the hospital seven days in a row, GGA will arrange and pay up to \$5,000 to get one member of your immediate family, or one friend, from his or her home to the hospital. GGA will also pay up to \$150 each day for meals and a place to stay for that person for up to five days.
- **Bringing your remains home if you pass away,** up to \$10,000.
- **Returning your personal vehicle in an emergency.**
- **Returning your pet in an emergency.** If you're traveling with your pet and it's left alone because you're in the hospital or pass away, GGA will arrange and pay for your pet's return home.

- **Replacing medicine and eyeglasses, and finding lost items.** (You must pay the full cost.)
- **Emergency messages:** Give messages to and get them from friends, family members and people you work with.
- **Emergency travel arrangements, cash and legal help/bail:** GGA will advance up to \$5,000 in an emergency, as long as you provide a guarantee of payment and pay any transfer or delivery fees. Legal help and bail require you to provide a guarantee of payment for the bail bond fees and pay the attorney fees. For emergency travel arrangements, you will have to provide a payment/credit card guarantee for all tickets, hotel and rentals.
- **Interpretation/translations:** GGA will help by phone in all major languages or refer you to a service that interprets and translates documents in writing.
- **Help finding lost luggage, documents and personal items.**
- **Help before you travel:** Find out about things like:
  - Visa requirements
  - Passports and immunization (shots) requirements
  - Cultural information
  - Weather conditions
  - Finding an embassy or consulate
  - Foreign exchange rates
  - Travel advisories (warnings)

✂ Cut out this wallet card and keep it with you when you travel.

**Travel Assistance**

Provided by Generali Global Assistance, Inc. for Anthem Life

For travel emergency assistance services, call the appropriate number below, depending on your location:

**US. and Canada:** 1-866-295-4890  
**Other locations (call collect):** 1-202-296-7482

For more details, go to [anthemlife.com](http://anthemlife.com).

Valid only for eligible members.

Retirees are not eligible for travel assistance services.

**Want to know more?**

With our travel assistance services, you and your family will always have a special travel buddy with you when you need one. Find out more about travel assistance services at [anthemlife.com](http://anthemlife.com).

\*Exclusions and limitations apply. You must call Generali Global Assistance, Inc. first for services to be covered. You must guarantee funds up front. See travel assistance brochure for full terms and conditions. Generali Global Assistance, Inc. must make or approve all transport-related services in order for them to be eligible. You must reimburse Generali Global Assistance, Inc. for certain expenses. Generali Global Assistance, Inc. is not affiliated with Anthem Life, and the services provided through the travel assistance program are provided by Generali Global Assistance, Inc. and are not part of the insurance coverage provided by Anthem Life. In all cases, the medical professional, medical facility and/or attorney suggested by Generali Global Assistance, Inc. or providing direct services to the eligible member are not employees or agents of Generali Global Assistance, Inc. or Anthem Life, and the final selection of the medical professional or facility or legal counsel is your choice alone. Generali Global Assistance, Inc. or Anthem Life assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Generali Global Assistance, Inc. be liable for the negligence or other wrongful acts or omission of any of the health and/or legal care professionals providing direct services. The covered member shall not have any recourse against Generali Global Assistance, Inc. or Anthem Life by reason of its suggestion of or contract with a medical professional and/or attorney.

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Live life to the fullest —  
without paying full price



## Save money with discounts at [anthem.com/specialoffers](http://anthem.com/specialoffers)

Saving money is good. Saving money on things that are good for you — that's even better. With SpecialOffers, you can access over 50 discounts on products and services that help promote better health and well-being. It's just one of the perks of being a member. Check out how much you can save:

### Vision & Hearing

**1-800 CONTACTS** — Get contact lenses quick and easy — plus discounts only available to Anthem members, like \$20 off when you spend \$100 or more, and free shipping.

**Glasses.com** — Get the latest, brand-name frames for just a fraction of the cost of typical retailers, every day. Plus, you get an additional \$20 off orders of \$100 or more, free shipping, and free returns.

**Premier LASIK** — Save 15% on LASIK with all their in-network providers and prices as low as \$695 per eye with select providers.

**HearPO** — Get a low price guarantee on the seven top companies that work with HearPO. Save \$50 on one or \$125 on two hearing aids — plus get three-year repair/loss/damage warranty and a free two-year supply of batteries.

**Beltone™** — Hearing screening and in-home service at no additional cost, and up to 50% off all Beltone hearing aids.

### Fitness & Health

**Jenny Craig®** — Join Jenny Craig and get a 30-day trial at no additional cost, and 25% off the Jenny Rewards Premium Program.

**Weight Watchers®** — Get \$10 off a three-month subscription to Weight Watchers Online.

**Lindora®** — Save 20% on weight loss programs.

**SelfHelpWorks** — Choose one of the online Living programs and get a 40% discount to help you lose weight, stop smoking, manage stress or face an alcohol problem.

**GlobalFit™** — Save on gym memberships, home fitness equipment and GlobalFit's Virtual Gym; \$30 off Nutrisystem's best advertised price. Buy bodybugg with GlobalFit's exclusive low price.

**ChooseHealthy™** — Preferred pricing on fitness club memberships with one-week free trial. Discounts on acupuncture, chiropractors and massage — plus 40% off certain wellness products.

**FitOrbit** — Get your own personal trainer for less than \$2 a day. Fitness legend Jake Steinfeld (Body by Jake®) came up with FitOrbit — giving everybody the ability to afford a personal trainer.

**Anthem®Life**



## Special Offers on [anthem.com/specialoffers](http://anthem.com/specialoffers)

### Family & Home

**Safe Beginnings®** — Baby proof your home while saving 15% on everything from safety gates to outlet covers.

**SeniorLink** — Save 15% on advice for seniors and get 90 days service at no additional cost on the HelpLink Emergency Response System to help care for an aging family member.

**VPI Pet Insurance** — Get 5% off pet insurance. Get peace of mind knowing that you have help paying the medical costs for your pet's accidents, illnesses and routine medical care.

**VoiceCare** — Save more than 25% on the professional emergency response system.

**LinkWell** — Get coupons for healthier products.

**WINFertility** — Save up to 40% on infertility treatment. WINFertility helps make quality treatment affordable.

**LifeMart** — Get great deals on beauty and skin care, diet plans, fitness clubs and plans, personal care, spas and yoga, sports gear and vision care.

### Medicine & Treatment

**Puritan's Pride** — Save 20% and get free shipping on a big selection of vitamins, minerals, herbs, supplements and much more.

**Murad®** — Save \$25 plus a free gift with any purchase of \$100 or more on skin care.

**Allergy Control Products** — Save 25% on Allergy Control encasings for your bed. Plus, save 20% on a variety of doctor recommended products for a healthier home. Free shipping on orders of \$150 or more.

**National Allergy Supply** — Save 15% on mattress encasings, air filtration products, compressors and other products that can help relieve your allergy, asthma and sinus symptoms.

To find the discounts that are available to you, go to  
[anthem.com/specialoffers](http://anthem.com/specialoffers).

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